

An aerial photograph of a city, likely Denver, showing a dense urban area with various buildings and a large green park in the foreground. In the background, there are mountains under a sky with soft, orange-tinted clouds, suggesting a sunset or sunrise. A large, semi-transparent blue rectangle is overlaid on the right side of the image. Inside this rectangle, the text 'File the FAFSA' is written in white, bold, sans-serif font. To the left of the text, there is a short vertical white line.

**File the FAFSA**

# What is college?

Any postsecondary education  
(after high school)

- Technical college
- Community college
- University

Types:

- Certificates and other credentials
- Associate degrees
- Bachelor's degrees
- Graduate and professional degrees

1

Certificates and  
other Credentials

1 year or more  
(depending on program)

Provides preparation for specific jobs and careers. Programs can typically be completed in a few weeks to a little over a year of full-time attendance. Many certificates build into and count toward associate degrees.

Examples:

- Certificates of Proficiency
- Certificates of Completion
- Apprenticeships
- Licenses
- Professional Certifications

2

Associate Degrees

2 years

Provides preparation for employment or a bachelor's degree. Programs can typically be completed in two years of full-time attendance.

Examples:\*

- Associate of Applied Science
- Associate of Science
- Associate of Arts

4

Bachelor's Degrees

4 years

Provides a well-rounded education for success in a career or for graduate study. Programs can typically be completed in four years of full-time attendance.

Examples:

- Bachelor of Science
- Bachelor of Arts
- Bachelor of Applied Science
- Professional Bachelor's Degree

+

Graduate and  
Professional Degrees  
and Credentials

Typically 1-6 years  
beyond a bachelor's  
degree

Provides advanced preparation in a variety of careers that require education beyond a bachelor's degree. Programs can typically be completed in one to six years of full-time attendance, depending on the field of study.

Examples:

- Master's degrees
- Doctoral degrees
- Graduate Certificates

# Paying For College Student Bundle



Apply for  
Scholarships



File the  
FAFSA



Earn and Save



Paying for College  
Student Bundle

Individual Student  
Situations



Creative Ways to  
Cut Costs

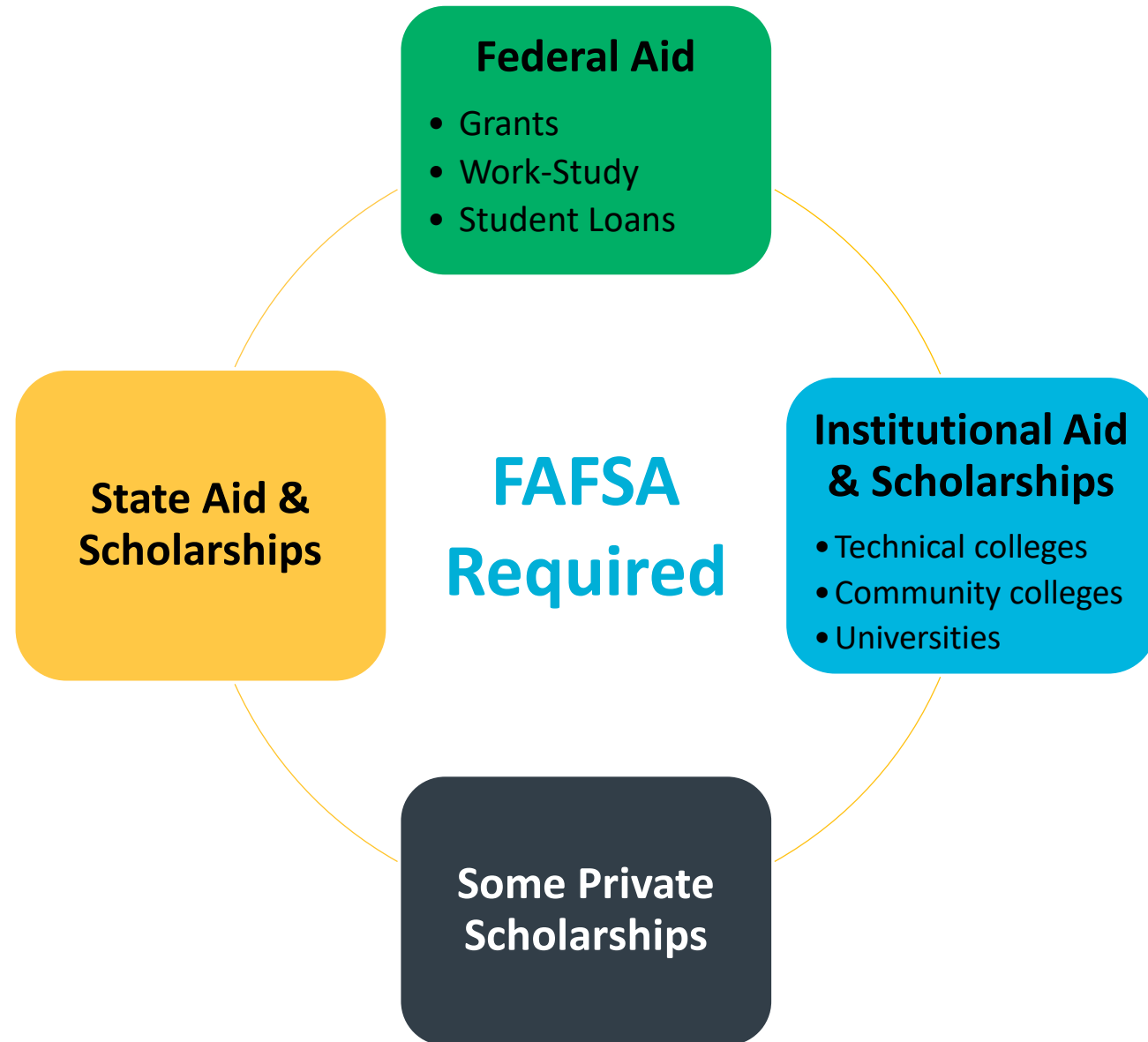


# What is the FAFSA?

- Stands for: **Free** Application for Federal Student Aid
- FAFSA is a **gateway** to aid and scholarship opportunities
- Students apply October 1\* senior year **AND** every year of college
  - \*Except for the 2023-24 school year, when the FAFSA will open in December 2023
- Go to **fafsa.gov** to apply!



# Why Complete the FAFSA?



# What will the FAFSA ask?

The FAFSA attempts to calculate a family's ability to pay for college

The FAFSA will ask for:



Demographic information like age and family size



High school information and college interests



Tax information, income, and assets for the student and parent(s)



# FAFSA Timeline



Click the icons to watch the video

Create an FSA ID and complete the FAFSA  
(Fall)



Receive, complete, and return offer letter  
(Winter/Spring)



If eligible for Work-Study, apply for jobs on campus  
(Summer/Year-Round)



1<sup>st</sup> DAY OF  
12<sup>th</sup>  
GRADE

1<sup>st</sup> DAY OF  
COLLEGE



Complete FAFSA verification  
(if selected, Winter/Spring)



Complete entrance counseling & sign Master Promissory Note  
(Federal Loans only)



Aid is disbursed to the college  
(happens each term or semester)

# What is the Student Aid Index (SAI)?

- Colleges use your SAI to calculate what aid a student qualifies for
  - $\text{Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Other Financial Assistance (OFA)}$
- Completing the FAFSA generates your SAI
- A lower SAI demonstrates a higher need and offers access to need-based aid
- With higher SAI, aid options may still be available
- Research alternative ways to pay for college
- Note: most financial resources require FAFSA completion





# What is FAFSA Verification?

- The process of confirming the information provided on the FAFSA
- Not everyone is selected
- In most cases, verification is processed by the college or university
- Verification does not mean that a student is in trouble.



# What is a financial aid offer letter?

- A letter sent by the college or university, usually via email or student portal
- The letter outlines types and amounts of aid offered:

Federal aid	State aid	Institutional aid
Same amount between colleges	Varies between colleges	Varies between colleges

Use these offers to “shop around”



# Student Loans

- All students who complete the FAFSA will be awarded a student loan
- Loans are not automatically disbursed to a student's college account
- Students must either accept or decline their loan
- Exhaust all financial resources before accepting a student loan

## AWARD(S) ACCEPTED

Award Type	Offer Date	Fall	Spring	Summer	Total	Action
HEERF III Grant	09/16/2021	\$750.00	\$0.00	\$0.00	\$750.00	Accept
Federal Work Study UG	07/16/2021	\$2,500.00	\$2,500.00	\$0.00	\$5,000.00	Accept
FDL Subsidized Loan	04/16/2021	\$2,750.00	\$2,750.00	\$0.00	\$5,500.00	Decline





# What is Entrance Counseling?

- If you borrow federal student loans, Entrance Counseling is required before loans are disbursed for use.
- Online modules explain loan terms and conditions:
  - Interest
  - How to remain eligible for aid
  - Repayment



# What is work-study?

- A part-time job, usually on-campus, that is federally funded
- Positions are usually flexible with class schedules
- Not all students qualify. If they do, an amount will be included in the offer letter
- Students must apply for work-study jobs
- Earning does not go against aid for future years in college
- Other benefits



# FAFSA Timeline

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complete the FAFSA  
(Fall)



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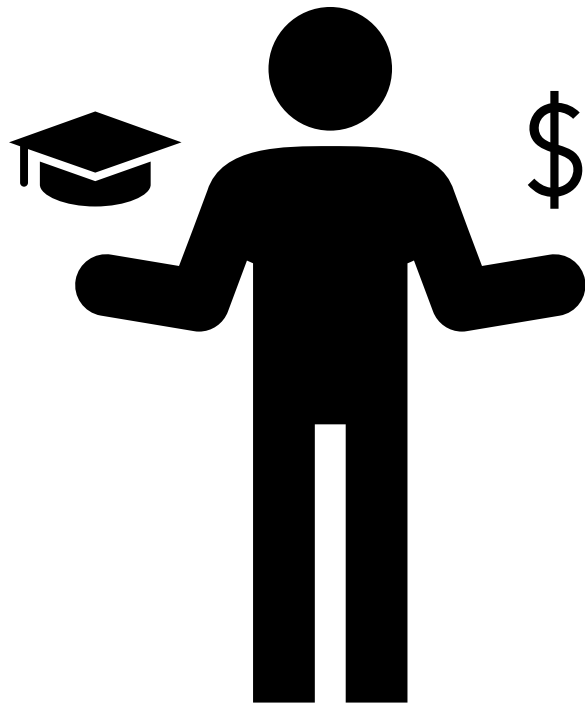


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# Individual Student Situations

# Deferment

The option to postpone or delay college enrollment and scholarships for a period of time

- What reasons do students have to defer college?
  - Military service
  - Religious services
  - Humanitarian service
  - Personal circumstances such as illness, family responsibilities, or financial constraints
  - Research, internships, or other educational experiences
- Some reasons for deferment may not be eligible depending on the college. Contact the college for eligible reasons to defer attendance.
- **Make sure to inform the college or university about plans to defer admission and scholarships**



# Deferment

What can be deferred?	What CANNOT be deferred?
<ul style="list-style-type: none"><li>• Enrollment</li><li>• Scholarships</li><li>• Housing</li></ul>	<ul style="list-style-type: none"><li>• Admissions</li><li>• Federal aid</li><li>• Deadlines for aid or scholarships</li></ul>

*\*Each college has different policies and procedures. The examples above may not be or could be deferred depending on the institution.*

Most colleges require that students apply, be admitted, and be accepted before they can defer. In short, students usually have to decide on a college before being able to defer attendance.

Federal financial aid such as grants, work-study, and student loans CANNOT be deferred.

However, we recommend that students still complete the FAFSA and apply for scholarships.

Why?

- Backup plan
- Some deferrable scholarships require FAFSA completion, such as the Opportunity Scholarship
- The form auto-fills information the next time, making it easier to complete upon return
- More resources and assistance are available while students are still in high school. So, learning and understanding how to apply to college and file the FAFSA are skills students can rely on later when they return to college after



# FERPA form - Student Information Release Form

***“FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.” – U.S. Department of Education***

- The student needs to request the FERPA form. A parent cannot.
  - The student must agree to who is listed as the recipient in order to release records if it's an individual other than the student with access to records
- This can be beneficial if the student is deferring enrollment or taking a gap year
  - e.g., military service, ecclesiastical mission, humanitarian service, etc.

Remember that if you want a trusted adult involved in your college information, meetings, and conversations, you should want this form signed

Source: <https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

# **DREAMers, Immigrants, and International Students**

# FAFSA Citizenship Terminology

- **U.S. Citizens**

- Naturalized and born citizens

- **Eligible Non-Citizens**

- Students with documentation that Federal Student Aid considers “eligible” for federal aid
- Categories include: Permanent Residents (Green Card), Refugees, Asylum Grantees, etc.

- **Ineligible Students**

- Students with documentation that Federal Student Aid considers “ineligible” for federal aid or those without documentation
- Categories include: Undocumented Students, those with DACA, TPS, DED, etc.

- **International Students**

- Foreign students who are going to attend (or attending) college in the United States
- International students are ineligible for federal aid from the FAFSA

# FAFSA FAQs: Undocumented Parents

## Question:

- Can a student complete the FAFSA if they are a U.S. citizen (or eligible non-citizen) but their parent(s) are undocumented?

## Answer:

- **Yes.** Their parent(s) or adoptive parent(s) will need to create an FSA ID and provide consent on the student's FAFSA to qualify for any aid.
- If parents are hesitant about sharing personal information, please know that the Department of Education's current policy states that it does not share data with immigration enforcement entities.

# FAFSA FAQs: Eligible Non-Citizens

## Question:

- How would I know if a student is considered an “eligible non-citizen”?
- Can a student complete the FAFSA if they are an “eligible non-citizen”?

## Answer:

- **Yes.** Eligible non-citizens should complete the FAFSA, they will need to provide their “Alien Registration Number” and Social Security Number on the form.
- **Examples categories are: U.S. permanent residents (Green Card), refugees, or asylum grantees**
- Please review documentation that Federal Student Aid stipulates as “eligible” on the following website:
  - <https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>



# Scholarship Resources for Refugee and Asylee Students

- **One Refugee** – [onerefugee.org](https://onerefugee.org)
- **Immigrants Rising** - [immigrantsrising.org/resource/overview/](https://immigrantsrising.org/resource/overview/)
- **University Alliance for Refugees and At-Risk Migrants (UARRM)** - [uarrm.org/toolkit](https://uarrm.org/toolkit)
- **Opportunity Scholarship & Financial Aid Estimator:** [studentaid.gov/aid-estimator/](https://studentaid.gov/aid-estimator/)
- [thedream.us](https://thedream.us)



# FAFSA FAQs: Ineligible Students

## Question:

- If a student is **ineligible** for federal student aid (grants, work-study, student loans), what options do they have to pay for college?

## Answer:

- Private scholarships are always an option
- If a student needs to do the FAFSA to qualify for a scholarship, work with their college's financial aid office or Dream Centers (UofU/SLCC)
- In-state tuition may also be an option – have the student ask their college or university if they qualify under House Bill 144

# Scholarship Lists and Databases for Ineligible Students

- University of Utah Dream Center: [dream.utah.edu](http://dream.utah.edu)
- Salt Lake Community College Dream Center: [slcc.edu/dreamcenter/](http://slcc.edu/dreamcenter/)
- Utah State University: [usu.edu/financial-support/undocumented-student-resources](http://usu.edu/financial-support/undocumented-student-resources)
- Weber State University: [weber.edu/undocumented/scholarships.html](http://weber.edu/undocumented/scholarships.html)
- Utah Tech University: [scholarships.utahtech.edu/non-resident-freshman-scholarships-2/](http://scholarships.utahtech.edu/non-resident-freshman-scholarships-2/)
- Southern Utah University: [suu.edu/diversity/undocumented-daca-resources.html](http://suu.edu/diversity/undocumented-daca-resources.html)
- Davis Technical College: [davistech.edu/scholarships](http://davistech.edu/scholarships)
- Utah Valley University: [uvu.edu/studentaffairs/initiatives/](http://uvu.edu/studentaffairs/initiatives/)





# Legislation

## House Bill (HB) 144

Utah law allows undocumented students to pay in-state tuition if the student:

- Attended a Utah high school for at least 3 years
- Has a Utah high school diploma or Utah GED
  - Submit a high school transcript with graduation date listed
- Signs and submits an HB 144 affidavit

## House Bill (HB) 118

- For students who are foreign nationals or legally admitted into the United States with F-1, H-4, or J-1 visas

## House Bill (HB) 102

- Provides earlier access to in-state tuition depending on the student's immigration status



# FAFSA FAQs: International Students

## Question:

- Can I file the FAFSA as an international student?

## Answer:

- Most foreign citizens are not eligible for federal aid and will need a student visa to study in the U.S. Ask college admissions for more information about International Student Services.



# Institution International Student Services

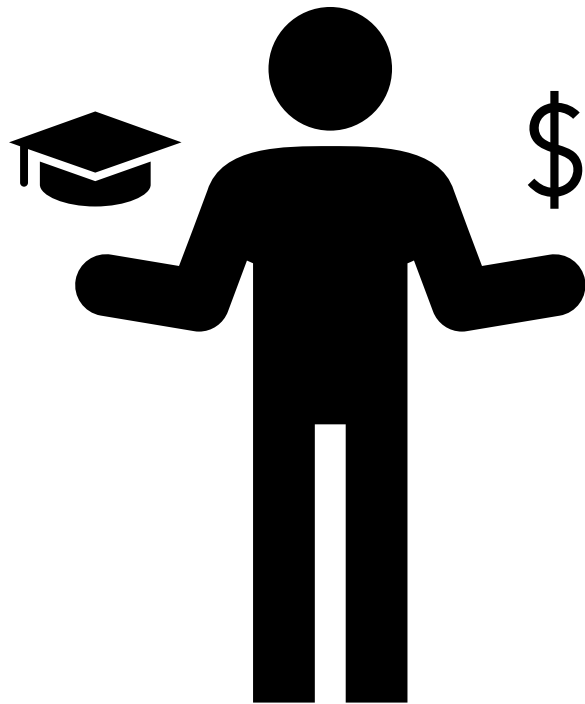
## *Public Colleges and Universities*



## *Private Institutions*



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# Questions?

Contact Information

# Video Resources

- What is the FAFSA?
  - <https://youtu.be/HlhpfcHohs>
- After the FAFSA
  - <https://youtu.be/7PFezwyMFeo>
- Should I Borrow Federal Student Loans for College?
  - [https://youtu.be/rHhmNSkz\\_BY](https://youtu.be/rHhmNSkz_BY)
- Federal Student Loan Types
  - <https://youtu.be/8WCWKZeCCGI>
- Federal vs Private Student Loans
  - <https://youtu.be/yBcrSVbLSI0>
- Federal Work Study
  - <https://youtu.be/1A86FTM5waQ>